

In re:
Dawn Marie Dodson
Debtor

Case No. 23-11618-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Sep 15, 2023

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2023:

Recip ID	Recipient Name and Address
db	+ Dawn Marie Dodson, 1412 Stirling street, Coatesville, PA 19320-2535
14786875	+ ARSI american recovery service inc., 555 st. charles drive, suite 100, thousand oaks, CA 91360-3983
14786876	axia womens health, i dont know, idontknow, PA 19320
14786878	+ citadel credit union, 40 north bailey rd, thorndale, PA 19372-1026
14786883	discover, i dont know, idontknow, PA 19320
14786884	lending club, i dont know, idontknow, PA 19320

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Sep 15 2023 23:36:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Sep 16 2023 03:35:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 15 2023 23:36:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14786877	EDI: JPMORGANCHASE	Sep 16 2023 03:35:00	chase bank, p.o. box 15548, wilmington, DE 19886
14786886	Email/Text: compliance@monarchrm.com	Sep 15 2023 23:36:00	monarch recovery management, 3260 tillman drive, suite 75, bensalem, PA 19020
14786873	^ MEBN	Sep 15 2023 23:32:37	apex asset management llc, p.o. box 5407, lancaster, PA 17606-5407
14786874	+ Email/Text: legal@arsnational.com	Sep 15 2023 23:36:00	ars national services, p.o. box 469046, escondido, CA 92046-9046
14786881	+ Email/Text: mediamanagers@clientservices.com	Sep 15 2023 23:36:00	client services, 3451 harry s truman blvd, saint charles, MO 63301-9816
14786882	EDI: WFNNB.COM	Sep 16 2023 03:35:00	comenity, p.o. box 182273, columbus, OH 43218-2273
14786885	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 15 2023 23:36:00	midland credit management, 350 camino de la reina, suite 100, san diego, CA 92108-3007
14786887	+ Email/Text: EBN@orlans.com	Sep 15 2023 23:36:00	orlans pc, p.o. box 5041, troy, MI 48007-5041
14786888	Email/PDF: ebnotices@pnmac.com	Sep 15 2023 23:41:28	pennymac loan services, p.o. box 514387, los angeles, CA 90051-4387
14786889	+ Email/PDF: OGCRRegionIIIBankruptcy@hud.gov	Sep 15 2023 23:41:29	secretary of housing and urban dev., 451 seventh street, Washington, DC 20410-0002

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14786890	EDI: RMSC.COM	Sep 16 2023 03:35:00	synchrony bank, p.o. box 965013, orlando, FL 32896-5013
14786891	EDI: WFFC.COM	Sep 16 2023 03:35:00	wells fargo bank, n.a., p.o. box 5129, sioux falls, SD 57117-5129
14786892	Email/Text: bkfilings@zwickerpc.com	Sep 15 2023 23:37:00	zwicker & associates, 80 minuteman rd, andover, MA 01810-1008

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14786879	*+	citadel credit union, 40 north bailey rd, thorndale, PA 19372-1026
14786880	*+	citadel credit union, 40 north bailey rd, thorndale, PA 19372-1026

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2023 at the address(es) listed below:

Name	Email Address
BRIAN C. EVES	on behalf of Debtor Dawn Marie Dodson BrianEvesLaw@gmail.com
GARY F. SEITZ	on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com gfs@trustesolutions.net
GARY F. SEITZ	gseitz@gsbblaw.com gfs@trustesolutions.net
MARK A. CRONIN	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Dawn Marie Dodson	Social Security number or ITIN	xxx-xx-1918
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 23-11618-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dawn Marie Dodson

9/14/23

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.